

EXHIBIT “A”

P.O. BOX 15630
DEPT 05
WILMINGTON DE 19850-5630



Calls to or from this company may be monitored
or recorded for quality assurance.

NCO FINANCIAL SYSTEMS INC

507 PRUDENTIAL ROAD, HORSHAM, PA 19044
866-856-1299
OFFICE HOURS:
8AM-5PM MONDAY THRU FRIDAY
Apr 5, 2007

683395
BRUCE GORDON
105 FOX VALLEY LN
GLEN MILLS, PA 19342

324

RE: EBAY
BRUCE GORDON
REFERRED BALANCE: \$ 89.52
PRESENT BALANCE: \$ 89.52

The above claim has been placed with us for collection. We wish to allow you an opportunity to satisfy this debt voluntarily.

Refusal to honor this debt within 5 days of the date of this letter will result in continued collection activity.

You may also make payment by visiting us online at www.ncofinancial.com. Your unique registration code is C6833950-5CI8S.

Sincerely,

JENNIFER NORTH

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT (MAKE SURE ADDRESS SHOWS THROUGH WINDOW)

Account #	Due Date	Total Balance
683395		\$ 89.52
BRUCE GORDON		
Payment Amount		



\$

Check here if your address or phone number has changed and provide the new information below.

Make Payment To:

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NCO FINANCIAL SYSTEMS
PO BOX 15283
WILMINGTON DE 19850-5283

0105006833958000000340000000000089529

EXHIBIT “B”

I.C. SYSTEM, INC.
444 Highway 96 East, P.O. Box 64886
St. Paul, MN 55164-0887

Address Service Requested

April 5, 2007

444 Highway 96 East Box 64886
St. Paul, MN 55164-0886
24 7 Phone: 1-888-474-8332
MON-WED 8:00AM-9:00PM
THURS-FRI 8-4:30 SAT 7-1 CDT



I.C. SYSTEM

I.C. System Reference Number: 28924835-35



#BWNGRCC
#F028924835515459#
BRUCE GORDON
105 FOX VALLEY LN.
GLEN MILLS, PA 19342-1312

RE: eBay, Inc.
P.O. BOX 2179
Carol Stream, IL 60132-2179
BALANCE DUE: \$64.83
Account No: 174160009

Dear Bruce Gordon:

Your account with eBay, Inc. is past due. We have been asked by eBay, Inc. to begin debt collection activity. The balance shown above is the amount due as of the date of this letter. This amount may change due to interest or other charges that may be added to the account after the date of this letter.

If you would like to make payment arrangements please call 1-888-474-8332. We would like to give you the opportunity to resolve this debt.

Please make your check or money order payable to eBay, Inc. and send it to:

eBay, Inc.
P.O. BOX 2179
Carol Stream, IL 60132-2179

We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please disregard this notice if payment in full has been recently sent.

IF YOU WILL BE RECEIVING A TAX REFUND AND WOULD LIKE TO USE IT TO PAY YOUR ACCOUNT,
PLEASE CALL US TO MAKE PAYMENT ARRANGEMENTS.

Sincerely,

B. Brown

B. Brown
Manager

You may pay your bill online by accessing eBay's website at www.ebay.com.

NOTICE

Unless you notify us within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us in writing within 30 days after receiving this notice that the debt or any portion thereof is disputed, we will obtain verification of the debt (or obtain a copy of a judgment, if there is one) and mail you a copy of such judgment or verification. If you make a written request within 30 days after receiving this notice, we will provide you with the name and address of the original creditor, if different from the current creditor.

Si ud tiene alguna pregunta acerca de esta cuenta llame 800-279-9420 y referir al numero de su cuenta

ST510-515-002925

TEAR OFF THIS PORTION AND RETURN WITH PAYMENT
MAKE CHECK PAYABLE TO EBAY, INC.

Bruce Gordon
105 Fox Valley Ln.
Glen Mills, PA 19342-1312

RE: eBay, Inc.
P.O. BOX 2179
Carol Stream, IL 60132-2179
BALANCE DUE: \$64.83
Account No: 174160009

eBay, Inc.
P.O. BOX 2179
Carol Stream, IL 60132-2179

EXHIBIT “C”

Bruce Gordon

From: eBay Customer Support [cswebhelp@ebay.com]
Sent: Wednesday, April 18, 2007 4:28 PM
To: Bruce Gordon
Subject: RE: TK91014 Your recent email to eBay's Trust and Safety Department.
(KMM73233370V97406L0KM)

Dear Bruce,

Thank you for writing eBay in regard to your account concerns.

Careful review of the account associated with this email address shows that the account is current and up to date. This account has a balance owing of \$0.00.

I understand that you recently received a collection letter via mail.

Was the letter referencing another eBay account you may have? Please contact us with this concern using the email address registered to the account in question. This way we can be sure that your confidential billing information isn't being shared with anyone else without your permission.

You are always welcome to contact us using our Live Help option of support. Live Help is available 24 hours a day, and can be accessed by clicking on the Live Help link below. This link will put you in contact with a Live Help Representative to resolve your questions or concerns right now.

<http://pages.ebay.com/help/account/livehelp-billing.html>

If you need further assistance, please don't hesitate to reply to this email and let us know.

Sincerely,
Zoe

eBay Customer Support

(28410736)

Original Message Follows:

Can someone please let me know when I can expect resolution or at least a response?

ANOTHER COLLECTION LETTER IN TODAYS REGULAR MAIL this time from NCO Financial claiming I have an outstanding balance on my eBay account of \$89.52?????????????????

When should I expect a response on the first and now this problem and how does one actually speak to a human being????

Your customer service and security appear to be extremely poor and not being able to actually talk with someone is extremely frustrating.

-----Original Message-----

From: Bruce Gordon
Sent: Tue 4/10/2007 5:01 PM
To: 'eBay Customer Support'
Cc: Bruce Gordon

EXHIBIT “D”

P.O. BOX 15630
DEPT 05
WILMINGTON DE 19850-5630



Calls to or from this company may be monitored
or recorded for quality assurance.

NCO FINANCIAL SYSTEMS INC

507 PRUDENTIAL ROAD, HORSHAM, PA 19044

866-856-1299

OFFICE HOURS:

8AM-5PM MONDAY THRU FRIDAY

Apr 20, 2007

683395

258

ATTN:
BRUCE GORDON
105 FOX VALLEY LN
GLEN MILLS, PA 19342

RE: EBAY

BRUCE GORDON

REFERRED BALANCE: \$ 89.52

PRESENT BALANCE: \$ 89.52

Our collection efforts to resolve this account with you in an amicable manner have been unsuccessful.

Our next step is to discuss other remedies available with our client. They will decide which remedy is appropriate at this time.

If you are unable to make payment in full today, please contact our office immediately to make arrangements to resolve this debt. Your cooperation and input may prove beneficial. Time is of the essence.

You may also make payment by visiting us online at www.ncofinancial.com. Your unique registration code is C6833950-5C18S.

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PLEASE RETURN THIS PORTION WITH YOUR PAYMENT (MAKE SURE ADDRESS SHOWS THROUGH WINDOW)

Account #	Due Date	Total Balance
683395		\$ 89.52
BRUCE GORDON		
Payment Amount		



\$

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Make Payment To:

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NCO FINANCIAL SYSTEMS

PO BOX 15283

WILMINGTON DE 19850-5283

0105006833958000000340000000000089529

EXHIBIT “E”

I.C. SYSTEM, INC.
444 Highway 96 East, P.O. Box 64886
St. Paul, MN 55164-0887

Address Service Requested

March 7, 2008

444 Highway 96 East, P.O. Box 64886
St. Paul, MN 55164-0886
24/7 Phone: 1-888-474-8332
MON-WED 8:00AM-9:00PM
THURS-FRI 8:45AM-9:00PM
SAT 7-1 CT



I.C. SYSTEM

I.C. System Reference Number: 36698640-45



#BWNNGRCC
#F036698640515371#
BRUCE GORDON
105 FOX VALLEY LN.
GLEN MILLS, PA 19342-1312

RE: eBay, Inc.
P.O. BOX 2179
Carol Stream, IL 60132-2179
BALANCE DUE: \$57.87
Account No: 216257725

Dear Bruce Gordon:

Your account with eBay, Inc. is past due. We have been asked by eBay, Inc. to begin debt collection activity. The balance shown above is the amount due as of the date of this letter. This amount may change due to interest or other charges that may be added to the account after the date of this letter.

If you would like to make payment arrangements please call 1-888-474-8332. We would like to give you the opportunity to resolve this debt.

Please make your check or money order payable to eBay, Inc. and send it to:

eBay, Inc.
P.O. BOX 2179
Carol Stream, IL 60132-2179

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PLEASE CALL US TO MAKE PAYMENT ARRANGEMENTS.

Sincerely,

B. Brown

B. Brown
Manager

You may pay your bill online by accessing eBay's website at www.ebay.com.

NOTICE

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

Si ud tiene alguna pregunta acerca de esta cuenta llame 800/279-9420 y referir al numero de su cuenta

2250 ST510-515-010122

TEAR OFF THIS PORTION AND RETURN WITH PAYMENT
MAKE CHECK PAYABLE TO EBAY, INC.

Bruce Gordon
105 Fox Valley Ln.
Glen Mills, PA 19342-1312

RE: eBay, Inc.
P.O. BOX 2179
Carol Stream, IL 60132-2179
BALANCE DUE: \$57.87
Account No: 216257725

eBay, Inc.
P.O. BOX 2179
Carol Stream, IL 60132-2179

EXHIBIT “F”

BMGordo

its been 4 minutes since you last said that

Irwin K.

6:22:36 PM

I'm researching this for you because I want to give you the correct information.

Irwin K.

6:23:01 PM

May I know do you have any other account with eBay?

BMGordo

6:23:06 PM

no



BMGordo

6:24:06 PM

I gave you a reference number that IC Systems gave me why can't you research this using that number?

Irwin K.

6:24:41 PM

Thanks for the information.

BMGordo

6:25:41 PM

Irwin how long will this take I have wasted to much of my time trying to figure out how to contact eBay and am late for a meeting

Irwin K.

6:26:21 PM

As I have gone through your account, your account is in good condition and there is no need of collection team to take care of..

BMGordo

6:26:52 PM

I know that IRWIN so why did ebay turn my name over to IC Systems

Irwin K.

6:27:06 PM

May I know how did this collection guys got in touch with you?

BMGordo

6:28:01 PM

repeated phone calls to my house saying they were collecting an unpaid payment due ebay and that I could go to eBay to make payment or pay them

Irwin K.

6:28:50 PM

I completely understand your situation, In that case I would suggest you to write an email at resolve@ebay.com and within 24-48 hours you'll get a reply and solution for this.

Session ID:10056248

Connected with a Customer Representative